

Information to identify the case:

Debtor 1:	Shonda Yvette Burgos			Social Security number or ITIN: xxx-xx-4203
	First Name	Middle Name	Last Name	EIN: -----
Debtor 2:	(Spouse, if filing)			Social Security number or ITIN: -----
	First Name	Middle Name	Last Name	EIN: -----
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA			Date case filed for chapter: 7 7/10/23
Case number:	23-70224-JAD			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Shonda Yvette Burgos	
2. All other names used in the last 8 years	aka Shonda Yvette Williams	
3. Address	1516 3rd Avenue Altoona, PA 16602	
4. Debtor's attorney	None	Contact phone _____ Email:
5. Bankruptcy trustee	Lisa M. Swope, Chapter 7 Trustee Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: lms@nsslawfirm.com

For more information, see page 2 >

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6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 7/21/23
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 11, 2023 at 08:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 11/13/23
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:

Shonda Yvette Burgos

Debtor

Case No. 23-70224-JAD

Chapter 7

District/off: 0315-7

User: auto

Page 1 of 2

Date Rcvd: Jul 21, 2023

Form ID: 309A

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2023:

Recip ID	Recipient Name and Address
db	+ Shonda Yvette Burgos, 1516 3rd Avenue, Altoona, PA 16602-3608
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15618087	+ AASD Tax Office, PO Box 1967, Altoona, PA 16603-1967
15618085	+ Blair County Tax Collection Bureau, 1419 3rd AVenue, PO Box 307, Duncansville, PA 16635-0307
15618083	+ GEICO, PO Box 9515, Fredericksburg, VA 22403-9515
15618079	Midland Credit Management, 150 Camino De La Reina, Ste. 100, San Diego, CA 92108

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BLMSWOPE	Jul 22 2023 04:04:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
smg	EDI: PENNDEPTREV	Jul 22 2023 04:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 22 2023 00:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 22 2023 04:04:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 22 2023 00:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Jul 22 2023 00:19:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15618073	+ EDI: CAPITALONE.COM	Jul 22 2023 04:04:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
15618075	+ EDI: WFNNB.COM	Jul 22 2023 04:04:00	Comenity Bank/NWYRK & Co., PO Box 182789, Columbus, OH 43218-2789
15618074	+ EDI: WFNNB.COM	Jul 22 2023 04:04:00	ComenityCapital/Boscovs, PO Box 182120, Columbus, OH 43218-2120
15618072	EDI: DISCOVER.COM	Jul 22 2023 04:04:00	Discover Bank, ATT: CMS/PROD Develop, PO Box 15316, Wilmington, DE 19850
15618084	EDI: IRS.COM	Jul 22 2023 04:04:00	Dept of Treasury, Internal Revenue Service, AUR CORR 5-E08-113, Philadelphia, PA 19255-0521
15618076	+ EDI: BLUESTEM		

District/off: 0315-7

User: auto

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Date Rcvd: Jul 21, 2023

Form ID: 309A

Total Noticed: 22

15618077	+ Email/Text: bankruptcy@huntington.com	Jul 22 2023 04:04:00	Fingerhut/Webbank, 6250 Ridgewood Road, St. Cloud, MN 56303-0820
15618086	^ MEBN	Jul 22 2023 00:18:00	Huntington National Bank, PO Box 1558, Dept EA4W25, Columbus, OH 43216-1558
15618080	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 22 2023 00:08:39	KML Law Group, Suite 5000 BNY Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1541
15618078	EDI: PRA.COM	Jul 22 2023 00:26:51	LVNV Funding LLC, 55 Beattie Place, Greenville, SC 29601-5115
15618081	+ EDI: VERIZONCOMB.COM	Jul 22 2023 04:04:00	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
15618082	+ Email/Text: pitbk@weltman.com	Jul 22 2023 04:04:00	Verizon Wireless/Southeast, PO Box 26055, National Recovery Dept MS 400, Minneapolis, MN 55426-0055
		Jul 22 2023 00:18:00	Weltman, Weinberg, Reis Co LPA, 436 7th Avenue Ste. 2500, Pittsburgh, PA 15219-1842

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FLAGSTAR BANK, N.A.

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2023 at the address(es) listed below:

Name	Email Address
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Denise Carlon

on behalf of Creditor FLAGSTAR BANK N.A. dcarlon@kmllawgroup.com

Lisa M. Swope, Chapter 7 Trustee

lms@nsslawfirm.com PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 3